

# Exhibit 18



**STEARNS**  
*Bank*

500 13th STREET • PO BOX 750 • ALBANY, MN 56307  
Phone: 1-800-247-1922 • Fax: 1-320-845-4982

INVOICE DATE	INVOICE NUMBER	TOTAL AMOUNT DUE
04/30/2005	929855	730.00
001-1142360-001		

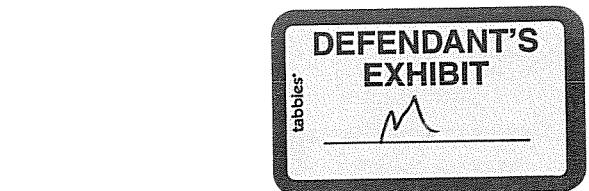
PLEASE CHECK BOX FOR ADDRESS CORRECTION  
AND NOTE CHANGES ON REVERSE SIDE.

**PLEASE MAKE CHECKS PAYABLE  
AND REMIT TO:**

STEARNS BANK N.A.

500 13TH STREET  
P.O. BOX 750  
ALBANY, MN 56307-0750

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KENT PER OUR CONVERSATION  
ON TUESDAY ABOUT MY TRUCK PAYMENT  
HERE IS THE INVOICE, THE PAYMENT  
IS DUE ON THE 15 OF MAY, KENT I  
HOPE AND PRAY THAT SOME WAY THIS  
WILL COME TO A POSITIVE END, I  
HAVE WORKED VERY HARD AS I FEEL  
YOU HAVE TO TOO ALWAYS DO THE  
RIGHT THING, I WAS REALLY LOOKING  
FORWARD TO WORKING WITH FEDEX AND  
YOU AND IF THINGS DON'T WORK OUT  
IT IS GOING TO BE VERY HARD ON  
ME AND MY FAMILY IT ALREADY HAS.  
BUT I FELT THAT I COULD GIVE  
TO GAIN A LOT BUT NOW ITS GOT  
PAST THAT POINT. IF THERE IS ANYWAY  
OR ANYTHING YOU CAN DO TO KEEP ME  
FROM GOING UNDER I WANT TO THANK YOU  
PLEASE TELL YOUR WIFE THANK YOU AND AGAIN  
THANKS KENT AND GOD BLESS

CHARLIE THORNTON

5-14-05

## ANNOUNCING EXTENDED HOURS

Monday - Thursday 7 a.m. - 6 p.m.

Friday 7 a.m. - 5 p.m.

Now open Saturdays 8 a.m. - 12 p.m.

# 1-800-247-1922

500 13th Street Albany, MN 56307

[www.stearnsbank.com](http://www.stearnsbank.com)

Stearns  
Bank  
Equipment Finance Division



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